

<b>Information to identify the case:</b>		
Debtor 1	<b>Andy S. Lancos Jr.</b>	Social Security number or ITIN <b>xxx-xx-1198</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Carol A. Lancos</b>	Social Security number or ITIN <b>xxx-xx-9316</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 2/28/19</b>
Case number: <b>19-20773-GLT</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Andy S. Lancos Jr.	Carol A. Lancos
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	109 Christy Drive Monaca, PA 15061	109 Christy Drive Monaca, PA 15061
<b>4. Debtor's attorney</b> Name and address	John L. Walker Jr. 345 Commerce Street Beaver, PA 15009	Contact phone 724-775-8500 Email: <a href="mailto:jwalker@marwlaw.com">jwalker@marwlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 3/29/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 13, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>												
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: 7/12/19</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: 5/9/19</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: 8/27/19</b></td> </tr> </table> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 7/12/19</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 5/9/19</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/27/19</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors													
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>5/13/19 at 09:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>													
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.													
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.													
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.													
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.													

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Andy S. Lancos, Jr.  
 Carol A. Lancos  
 Debtors

Case No. 19-20773-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db #+Andy S. Lancos, Jr., 109 Christy Drive, Monaca, PA 15061-2526  
 jdb #+Carol A. Lancos, 109 Christy Drive, Monaca, PA 15061-2526  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15002829 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15002830 +Citibank/Best Buy, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 15002832 Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108  
 15002835 +Duquesne Light, P.O. Box 67, Pittsburgh, PA 15267-0067  
 15002837 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15002838 +Global Payments, Po Box 66118, Chicago, IL 60666-0097  
 15002839 +Hsbc/boscv, Capital One Attn: Bankruptcy Dept., Po Box 30258,  
 Sault Lake City, UT 84130-0258  
 15002842 +KLM Law Group, PC, Suite 5000 - BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 15002843 +Lakeview Loan Servicing, LLC, 4425 Ponce DeLeon Blvd., Mail Stop Ms/251,  
 Coral Cables, FL 33146-1837  
 15002844 +Lendmark Financial Services, 1735 North Brown Road, Suite 300,  
 Lawrenceville, GA 30043-8228  
 15002848 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 15016173 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jwalker@marwlaw.com Mar 30 2019 02:44:29 John L. Walker, Jr.,  
 345 Commerce Street, Beaver, PA 15009  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 30 2019 02:45:11 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 30 2019 02:45:25  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 30 2019 02:46:07 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Mar 30 2019 06:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15002824 EDI: BANKAMER.COM Mar 30 2019 06:28:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998  
 15002825 +EDI: CAPITALONE.COM Mar 30 2019 06:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 15002826 +EDI: CAPONEAUTO.COM Mar 30 2019 06:33:00 Capital One Auto Finance, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 15013666 EDI: CAPITALONE.COM Mar 30 2019 06:28:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15002828 +EDI: CHASE.COM Mar 30 2019 06:28:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 15002827 +EDI: CHASE.COM Mar 30 2019 06:28:00 Chase Card Services, Attn: Correspondence/Bankruptcy,  
 Po Box 15298, Wilmington, DE 19850-5298  
 15002831 +E-mail/Text: bankruptcy@clearviewfcu.org Mar 30 2019 02:45:25 Clearview Cu,  
 Attn: Bankruptcy, 8805 University Blvd, Moon Township, PA 15108-4212  
 15002833 +EDI: WFNBN.COM Mar 30 2019 06:28:00 ComenityCapital/Boscv, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 15002834 +EDI: RCSFNBMARIN.COM Mar 30 2019 06:28:00 Credit One Bank, Attn: Bankruptcy Department,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 15002836 +E-mail/Text: bankrupt-adjdept@wesbanco.com Mar 30 2019 02:45:51 Esb Bank F.s.b.,  
 600 Lawrence Ave, Ellwood City, PA 16117-1930  
 15002840 +E-mail/Text: bankruptcy@huntington.com Mar 30 2019 02:45:23 Huntington Natl Bk,  
 Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996  
 15002841 EDI: IRS.COM Mar 30 2019 06:33:00 Internal Revenue Service, Federal Payment Levy Program,  
 Stop 5050, Annex 5, PO Box 219236, Kansas City, MO 64121-9236  
 15009611 EDI: RESURGENT.COM Mar 30 2019 06:28:00 LVNV Funding, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 15002845 +EDI: RESURGENT.COM Mar 30 2019 06:28:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,  
 Po Box 10497, Greenville, SC 29603-0497  
 15021373 EDI: RESURGENT.COM Mar 30 2019 06:28:00 LVNV Funding/Resurgent Capital, PO Box 10587,  
 Greenville, NC 29603-0587  
 15002846 E-mail/Text: camanagement@mtb.com Mar 30 2019 02:44:54 M & T Bank, Attn: Bankruptcy,  
 Po Box 844, Buffalo, NY 14240

District/off: 0315-2

User: aala  
Form ID: 309I

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Mar 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15002850	EDI: PRA.COM Mar 30 2019 06:28:00	Portfolio Recovery,	P.O. Box 12914,	Norfolk, VA 23541
15002849	+EDI: PRA.COM Mar 30 2019 06:28:00	Portfolio Recovery,	Po Box 41021,	Norfolk, VA 23541-1021
15002851	EDI: AGFINANCE.COM Mar 30 2019 06:28:00	Springleaf Financial S,	Po Box 196,	Monaca, PA 15061
15003579	+EDI: RMSC.COM Mar 30 2019 06:33:00	Synchrony Bank,	c/o of PRA Receivables Management, LLC,	PO Box 41021, Norfolk, VA 23541-1021
15002852	+EDI: RMSC.COM Mar 30 2019 06:33:00	Synchrony Bank/Lowes,	Attn: Bankruptcy,	Po Box 965060, Orlando, FL 32896-5060
15002853	+EDI: RMSC.COM Mar 30 2019 06:33:00	Synchrony Bank/Sams,	Attn: Bankruptcy,	Po Box 965060, Orlando, FL 32896-5060
15002854	+EDI: RMSC.COM Mar 30 2019 06:33:00	Synchrony Bank/Sams Club,	Attn: Bankruptcy Dept,	Po Box 965060, Orlando, FL 32896-5060
15002855	+EDI: WTRNBANK.COM Mar 30 2019 06:28:00	Target,	Attn: Bankruptcy,	Po Box 9475, Minneapolis, MN 55440-9475
15002856	+E-mail/Text: bankrupt-adjdept@wesbanco.com Mar 30 2019 02:45:51	Wesbanco Bank Inc.,		1 Bank Plz, Wheeling, WV 26003-3565
15002857	+E-mail/Text: ebankruptcy@woodforest.com Mar 30 2019 02:45:51	Woodforest National Bank,		Attn: Bankruptcy, Po Box 7889, The Woodlands, TX 77387-7889
				TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	M&T Bank as servicer for Lakeview Loan Servicing,	
cr*	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C.,	845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15002847	##+Northwest Consumer Dis,	1602 7th Ave, Beaver Falls, PA 15010-4012
		TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	M&T Bank as servicer for Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com		
John L. Walker, Jr.	on behalf of Debtor	Andy S. Lancos, Jr. jwalker@marwlaw.com,
karen.w@marwlaw.com		
John L. Walker, Jr.	on behalf of Joint Debtor	Carol A. Lancos jwalker@marwlaw.com,
karen.w@marwlaw.com		
Keri P. Ebeck	on behalf of Creditor	Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com		
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov	
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com	
S. James Wallace	on behalf of Creditor	Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com		

TOTAL: 7